
HMBS RPB & Prepayment File Layout

Header

Field#	Field Name	Start	End	Length	Remarks
1	Record type	1	3	3	Constant ‘//H’
2	Filler	4	33	30	
3	Date Created	34	41	8	YYYYMMDD
4	RPB ID	42	51	10	07839999B9
5	Filler	52	100	49	

1. Record Type: The letter H will be the record type for the header record
2. Filler:
3. Date Created: The date the file was created
4. RPB ID: The ID used to report remaining principal balances. The first 4 digits are always 0783, the next four digits is the issuer number followed by “B” which indicates Ginnie Mae II and the last digit is a check digit.

RPB & Prepayment Record

Field#	Field Name	Start	End	Length	Remarks
1	Issuer ID	1	4	4	
2	Pool Number	5	10	6	999999
3	Issue Type	11	11	1	“H”
4	Pool Type	12	13	2	
5	Filler	14	23	10	
6	Report Period	24	27	4	YYMM
7	RPB Amount	28	39	12	999999999999
8	WAC	40	44	5	99999
9	Payment Date	45	52	8	YYYYMMDD
10	Principal Amount	53	64	12	999999999999
11	Interest Amount	65	76	12	999999999999
12	Total Amount	77	88	12	999999999999
13	Index Reference Date	89	96	8	YYYYMMDD
14	Filler	97	100	4	

1. Issuer ID: Number Ginnie Mae assigned to this HECM Mortgage-Backed Securities issuer organization.

-
-
2. Pool Number: The Ginnie Mae Pool identifier; the number assigned by Ginnie Mae at pooling to the pool/loan package.
3. Issue Type: Always equal to “H”.
4. Pool Type: The type of HECM pool, defined as follows:
- RF - Fixed Rate
 - RA - One Year Adjustable Rate, CMT
 - RM - Monthly Adjustable Rate, CMT
 - AL - One Year Adjustable Rate, LIBOR
 - ML - Monthly Adjustable Rate, LIBOR
- Only CMT Pool Types will be accepted until further notice.
5. Filler:
6. Report Period: The record date for which the report is being submitted entered as month and year.
7. RPB Amount: The remaining principal balance of the HMBS pool as of the record date including the monthly interest accrual. There is an implied decimal before the last two digits.
8. WAC: The weighted average coupon for the pool. There is an implied decimal before the last three digits.
9. Payment Date: The date the payments are to be made. For Ginnie Mae II pools it is always the 20th of the month.
10. Principal Amount: The amount of principal to be paid to investors for the reporting period. There is an implied decimal before the last two digits.
11. Interest Amount: The amount of accrued interest to be paid to investors for the reporting period. There is an implied decimal before the last two digits.
12. Total Amount: The total amount to be paid to investors for the reporting period. The pool RPB should have been reduced by this total amount. There is an implied decimal before the last two digits.
13. Index Reference Date: The date of the publication used to calculate the interest adjustment.
14. Filler:
-
-

Trailer Record

Field#	Field Name	Start	End	Length	Remarks
1	Record Type	1	3	3	Constant “//T”
2	Record Count	4	13	10	9999999999
3	Filler	14	100	87	

1. Record Type: //T will be the record type for the trailer record
2. Record Count: The number of records included in the file
3. Filler: